## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINIOS

In re: TOM M. PLOOF
FELICIA T. PLOOF

Debtors

\$ Case No. 09-74140

\$

\$

Debtors

## CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Lydia S. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/25/2009.
- 2) The plan was confirmed on 01/08/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 01/01/1900.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 08/05/2010.
- 5) The case was dismissed on 11/12/2010.
- 6) Number of months from filing or conversion to last payment: 10.
- 7) Number of months case was pending: <u>15</u>.
- 8) Total value of assets abandoned by court order: <u>NA</u>.
- 9) Total value of assets exempted: <u>\$41,975.00</u>.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:	
Total paid by or on behalf of the debtor	\$ 19,647.00
Less amount refunded to debtor	\$ 0.00

**NET RECEIPTS** \$ 19,647.00

## **Expenses of Administration:**

Attorney's Fees Paid Through the Plan
Court Costs \$ 0.00
Trustee Expenses & Compensation \$ 1,301.63
Other \$ 0.00

TOTAL EXPENSES OF ADMINISTRATION

Attorney fees paid and disclosed by debtor: \$500.00

Scheduled Creditors:						
Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	Scheduled	<b>Asserted</b>	Allowed	<u>Paid</u>	<u>Paid</u>
CHANG & CARLIN, LLP	Lgl	3,500.00	3,500.00	3,500.00	3,000.00	0.00
AMERICAN HOME MORTGAGE	Sec	4,772.00	114.00	114.00	114.00	0.00
JP MORGAN CHASE BANK	Sec	23,135.00	23,308.96	23,135.00	4,800.99	1,093.40
JP MORGAN CHASE BANK	Uns	0.00	0.00	173.96	0.00	0.00
HARRIS NA	Uns	73,303.00	NA	NA	0.00	0.00
ECMC	Uns	72,819.00	95,915.60	95,915.60	5,935.45	0.00
AES / USEFG ELT BONY	Uns	22,117.00	NA	NA	0.00	0.00
CAPITAL ONE NA	Uns	13,170.00	NA	NA	0.00	0.00
CHASE BANK USA NA	Uns	8,814.00	11,993.99	11,993.99	742.22	0.00
PRA RECEIVABLES MANAGEMENT	Uns	4,029.00	8,503.72	8,503.72	526.23	0.00
DISCOVER BANK	Uns	6,420.00	6,195.15	6,195.15	383.36	0.00
FIA CARD SERVICES aka BANK OF	Uns	8,799.00	8,799.22	8,799.22	544.51	0.00
US DEPT OF EDUCATION	Uns	366.00	NA	NA	0.00	0.00
AMERICAN EXPRESS BANK FSB	Uns	0.00	2,098.26	2,098.26	129.84	0.00
PRA RECEIVABLES MANAGEMENT	Uns	0.00	13,347.91	13,347.91	826.00	0.00
CR EVERGREEN LLC	Uns	0.00	4,029.65	4,029.65	249.37	0.00

\$ 4,301.63

Summary of Disbursements to Creditors:				
Secured Payments:	Claim Allowed	Principal Paid	Interest Paid	
Secured Payments:  Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00	
Mortgage Arrearage	\$ 114.00	\$ 114.00	\$ 0.00	
Debt Secured by Vehicle	\$ 23,135.00	\$ 4,800.99	\$ 1,093.40	
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00	
TOTAL SECURED:	\$ 23,249.00	\$ 4,914.99	\$ 1,093.40	
Priority Unsecured Payments:				
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00	
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00	
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00	
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00	
GENERAL UNSECURED PAYMENTS:	\$ 151,057.46	\$ 9,336.98	\$ 0.00	

## **Disbursements:**

Expenses of Administration \$ 4,301.63 Disbursements to Creditors \$ 15,345.37

TOTAL DISBURSEMENTS: \$ 19,647.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 01/19/2011 By: /s/ Lydia S. Meyer Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.